

The purpose of this statement is to help you save money on your mortgage.

- FOLLOW THESE 3 SIMPLE STEPS:**
1. CURRENT LOAN DATA displays the current mortgage information that we have on file for you.
  2. RATEWATCH compares your existing loan information with current interest rates. Check out the MONTHLY DIFFERENCE's.
  3. MORTGAGE PAYOFF PLAN shows the potential benefits of prepaying your mortgage by a few extra dollars each month.

## RateWatch Report

Our Client  
123 Any Street  
This Town, MO 63303

### CURRENT LOAN DATA

Let us know if we need to update our loan overview.

Loan overview		
Program:	Fixed	Start Date: 1/1/2003
Loan Balance:	\$147,274	
Rate:	6.750%	
Term:	337 Months	

### Payment breakdown

Payment: \$972.90

Your actual payment may be different. This payment was generated based on information gathered at time of closing on your current loan.

*"We are committed to providing you with advice and information to help you save money on your mortgage."*

### RATEWATCH\*

Compare your monthly payment to the current market.

Program Name	Interest Rate	Term Months	Current Payment	Proposed Payment	MONTHLY DIFFERENCE	APR
1yr ARM	3.250%	360	\$972.90	\$640.95	<b>\$331.95 Savings</b>	4.203%
5yr ARM	4.250%	360	\$972.90	\$724.50	<b>\$248.40 Savings</b>	3.697%
15yr Fixed	4.875%	180	\$972.90	\$1,155.07	<b>\$182.17 Increase</b>	5.281%
7yr ARM	5.250%	360	\$972.90	\$813.25	<b>\$159.64 Savings</b>	3.697%
30yr Fixed	5.750%	360	\$972.90	\$859.45	<b>\$113.44 Savings</b>	5.998%

Call today for an easy loan review over the phone!

### MORTGAGE PAYOFF PLAN

We want to help you pay off your home ahead of schedule.

Monthly Pre-Pay Amount	Total Interest Savings	Less Years for Home Loan
\$50.00	\$32,426.34	<b>3.60 years</b>
\$100.00	\$54,654.75	<b>6.25 years</b>
\$150.00	\$71,082.38	<b>8.31 years</b>
\$200.00	\$83,827.91	<b>9.97 years</b>

Call us today if you would like us to prepare a personalized schedule for a faster payoff of your home loan.

### NOTES

When you're ready to refinance or buy a new home, be sure to call me first. With a simple phone call, you can apply for a loan, get advance loan approval, and lock in your interest rate! If you have questions please call me at 314-645-6246 ext. 134

You may not be aware that we also handle financing on refinance transactions, investment properties, raw land, and construction financing, and can even help individuals with less than perfect credit. When you get in conversations with friends and family, who are thinking of buying, selling, or refinancing real estate, please pass on my name. The greatest compliment I can ever receive is a personal referral.

**If you have any friends or family that would like to receive our this report, please call us today.**